

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Sharon J. McCall  
Debtor

Case No. 17-01224-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 13

Date Rcvd: Jun 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2017.

db +Sharon J. McCall, 515 East Emaus Street, Middletown, PA 17057-2214  
4901807 +KML Law Group, P.C., Suite 5000 BNY Independence Center, 701 Market Street, Philadelphia PA 19106-1538  
4901808 +Lancaster County Treasurer, 150 North Queen Street, PO Box 1447, Lancaster PA 17608-1447  
4901809 +Loran S. McCall, 262 Furnace Hill Road, Elizabethtown PA 17022-9561  
4901811 +Northland Group Inc., PO Box 390846, Minneapolis MN 55439-0846  
4901813 +Us Dept Of Ed/Great Lakes Higher Educati, Attn: Bankruptcy, 2401 International Lane, Madison WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4901802 +EDI: BANKAMER.COM Jun 29 2017 18:49:00 Bank of America, N.A., 7105 Corporate Drive, Plano TX 75024-4100  
4901803 +EDI: CAPITALONE.COM Jun 29 2017 18:49:00 Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City UT 84130-0285  
4901804 +EDI: CAUT.COM Jun 29 2017 18:48:00 Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix AZ 85004-1071  
4901805 +EDI: DISCOVER.COM Jun 29 2017 18:48:00 Discover Financial, Po Box 3025, New Albany OH 43054-3025  
4901806 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jun 29 2017 18:50:02 Keybank NA, Key Bank; Attention: Recovery Payment Pr, 4910 Tiedeman Road (Routing Code: 08-01-, Brooklyn OH 44144-2338  
4901810 +E-mail/Text: unger@members1st.org Jun 29 2017 18:50:12 Members 1st F C U, 5000 Louise Dr, Mechanicsburg PA 17055-4899  
4901812 +E-mail/Text: bkdepartment@rtresolutions.com Jun 29 2017 18:50:01 Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas TX 75235-1655

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 01, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmllawgroup.com  
Lisa A Rynard on behalf of Debtor Sharon J. McCall lrynard@pkh.com, rwhitfield@pkh.com  
Markian R Slobodian (Trustee) PA49@ecfcbis.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Sharon J. McCall**  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing)  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3642**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:17-bk-01224-RNO**

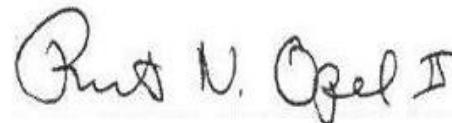
**Order of Discharge****12/15**

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sharon J. McCall

**By the  
court:**

June 29, 2017



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**